**PART 1 VOCABULARY REVISION (Unit 4)**

1. ***CROSSVERB PUZZLE***
2. *Use the definitions below to complete the crossword chart with* ***verbs*** *from Unit 4.*

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **4** |  |  |  |  |  |  |  |  |  |  |
| **1** | **D** | **E** | **R** | **I** | **V** | **E** |  |  |  | **7** |  |  |
|  |  | **S** |  |  | **5** |  |  |  |  | **P** |  |  |
|  |  | **T** |  |  | **L** |  |  | **6** |  | **E** |  |  |
|  |  | **A** |  |  | **O** |  |  | **A** |  | **R** |  |  |
| **2** | **O** | **B** | **J** | **E** | **C** | **T** |  | **P** |  | **M** |  |  |
|  |  | **L** |  |  | **A** |  |  | **P** |  | **I** |  |  |
|  |  | **I** |  | **3** | **T** | **H** | **R** | **E** | **A** | **T** | **E** | **N** |
|  |  | **S** |  |  | **E** |  |  | **A** |  |  |  |  |
|  |  | **H** |  |  |  |  |  | **L** |  |  |  |  |

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| --- |
| ***Across***   1. to take or obtain especially from a specific source 2. to disagree with or oppose something 3. to say that you will harm someone or do something unpleasant   ***Down***   1. to set up, build or bring into being on a stable basis 2. to put something in a particular place or position 3. to be pleasing or attractive to someone 4. to allow something to happen |

1. **Complete each sentence with a suitable word from the list**

|  |  |  |  |
| --- | --- | --- | --- |
| **landmark** | **diverse** | **preserved** | **supposedly** |
| **focal** | **impressive** | **convenient** | **ceiling** |

1. She is only 19 years old, yet she has 3 years’ job experience at one of the most prestigious companies. Besides, she can speak 3 languages fluently and has worked for charities worldwide as a volunteer. Her CV is a very **impressive** one for such a young woman.
2. Izmir is famous for many different things from the touristic destinations to its food, but most probably everyone visualizes the Clock Tower first, because it is known as the **landmark** of Izmir.
3. Although the walls of the historic library were damaged during the earthquake, the interior was well **preserved**
4. We photographed the remains of the shipwreck on the bottom of the sea, **supposedly** 65 metres deep.
5. Atatürk Cultural Center, which is the meeting point for both tourists and residents of Istanbul, is known as the **focal** point of Taksim.
6. There are sensors called “fire sprinklers” on the **ceiling** of each room in this modern hospital. They spray water in case of a fire.
7. Our classroom is a culturally **diverse** classroom as there are students from Kenya, Ghana, Poland, Bulgaria, Kazakhstan, Turkmenistan and Syria.
8. It is more **convenient** to use a calculator than do the adding and subtracting yourself when you are calculating long and complex numbers.

**TEXT 1 POLLUTION**

Pollution has already become an international problem. Even countries with little industry have reason to be alarmed by the appalling situation. Industries and individuals dump waste materials into rivers, oceans, and even local water supplies. Farmers use chemical insecticides to protect their crops, but these chemicals, which remain in the soil and water for long periods of time, also endanger many other living things. Already, many species of plant and animal life face complete destruction. **Their** **disappearance** will harm others, as the natural food supply is reduced. This chain of events may ultimately result in a serious imbalance in nature which could endanger all living creatures, including man.

Thus, all nations should make an attempt to stop pollution. At the present time, it seems more likely that man's future will be determined by his success or failure in preserving a healthy environment than by a

worldwide famine, disease or war.

***Choose the best choice.***

**1. In para 1, ‘Their disappearance' refers to the disappearance of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

a) chemical insecticides c) natural food supply

b) soil and clean water **d) plant and animal life**

**2. Chemical insecticides used by farmers \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

a) are harmful for the crops **c) are dangerous for many living things**

b) remain in the soil for a short time d) protect many species of animal life

**3. The balance of nature will be affected negatively by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**a) the destruction of some plants and animals**

b) dangerous living things

c) the crops protected by the environment

d) many species of plant and animal life

**4. Which of the following is the least likely to determine mankind's future?**

a) His success in solving the pollution problem.

**b) A worldwide disease.**

c) His ability to preserve a healthy environment.

d) The attempts to stop pollution.

**TEXT 2 RECYCLING WASTE**

The amount of garbage produced each day is growing at an alarming rate. Many big cities all over the world face a crisis because they are running out of space to dump wastes.

One of the solutions to this problem is recycling, that is, reusing materials. Years ago, milk bottles, beer bottles, and soft drink bottles were reused repeatedly; and many drink companies offered deposits for their bottles to encourage the public to return them. With the increasing use of inexpensive tin cans and plastic containers, however, glass returnables became less and less popular despite the slight effort

that was required to return them.

When waste disposal became a problem, interest in recycling was **revived**. Companies began to promote their returnable bottles (which had never completely disappeared from the market) once again. In addition, a new 'recycling industry' sprang up, and the term 'recycling' took on a new meaning: it meant not only reusing a finished product such as a bottle but also breaking down glass bottles and paper products from the old. Recycling centers, where people can bring their empty bottles and old papers, have been set up in both small and large towns in many industrialised countries.

***Choose the best option***

**1. In para. 3, 'revived' means \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

a) rejected b) removed **c)** **renewed** d) reported

**2. Glass bottles became less popular\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

a) due to the possibility of using them repeatedly

b) when companies offered to pay deposits for them

c) although it was difficult to return them

**d) because cheap tin cans and plastic containers took their place**

**3. As a result of the recent interest in recycling, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**a) companies increased the use of returnable bottles**

b) returnable bottles disappeared from the market

c) companies introduced reusable glass bottles into the market

d) it became difficult to find a disposal place for empty bottles

**4. Which of the following is not included in the new concept of recycling?**

a) Breaking down used products into their raw materials.

b) Manufacturing new products from the used ones.

**c) Producing waste materials to be used in recycling.**

d) Reusing an already finished product.

**TEXT 3 WHERE TO INVEST YOUR MONEY: A PLAIN MAN'S GUIDE TO INVESTMENT**

*A financial expert helps people with their investments.*

I am often asked for advice on investments. People want their money to make a profit and to increase in amount. The average investor wants to make a quick profit in a short time. However, it's a fact that he cannot expect a maximum profit with a minimum risk. He doesn't want to lose his money when he is investing it, as most of the investors also want to save money for their retirement. Below are some guidelines on how they can invest their money.

An investor may put his money in a bank. He can open two kinds of accounts. If he puts the money in a deposit account, he is paid interest. However, his money will remain there for a period of time and he will not be free to draw it out at any moment. If he does, the bank will not pay him any interest on his money. If he opens a current account, on the other hand, the customer can obtain his money whenever he likes, but will not be paid any interest and therefore, will not pay any taxes. So it is advisable to have enough money in a current account to spend on immediate expenses and to take advantage of the interest rates by keeping the rest in a deposit account. If you can put aside - save - money regularly, try this. Deposit accounts are taxed, however, and they are not very good investment if the cost of living rises fast; that is, if the inflation rate is high.

An investor could join the government's 'Save As You Earn' scheme, which is the safest method of investment. If he saves money regularly and he doesn't want his savings to lose value as the cost of living rises, he should join this scheme. This offers him a tax-free interest. However, he must promise to save a certain amount every month for at least five years.

He could invest in the stock market. The stock market offers investors the opportunity of making quite good profits within a short time. But that kind of investment is very risky as there can also be heavy losses in a very short time. Since the 1960's, profits made in the stock market have been taxed, too.

Unit trusts are a way of reducing the risk of losing one's money. The investor entrusts - gives - his money to experts and they invest it for him in a number of different ways by buying shares. If the experts choose carefully and wisely, unit trusts are more likely to guarantee him a profit.

He could buy property as it usually increases in value more quickly than the cost of living. But if you still have to sell your house, remember that you will have to pay taxes for the money you receive for it. If you sell someone a house, you can escape taxation only if you are living in it at the time you are selling it.

You may conclude that investment is so complicated that it is simpler to keep your money under the bed. But this is the most certain way to lose it. The pound (￡) has been falling in real value since the 1930's and this situation is not likely to change in the near future.

***Choose the best option.***

**1. Quick profits can only be made if you \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

a)take minimum risks

b)open a deposit account in a bank

**c)invest in the stock market**

d)join a *'Save As* You Earn' scheme

**2. If in your country the cost of living rises constantly and you don't want this to affect your** **savings,\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

**a)join a 'Save *As* You Earn' scheme**

b)open a deposit account in a bank

c)put your money under the bed

d)sell your house

**3. You have to pay taxes for\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

**a)the money you get when you sell the house that** **you *are* living in at the time**

b)your money on a current account

c)the interest you get from a 'Save As You Earn' scheme

d)the interest you get on a deposit account

**4. A person who has frequent expenses\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

a)ought to put all his money in a deposit account

b)should pay more taxes

**c)should open a current account**

d)Both (b) and (c)

**5. If a person has a regular income and is able to save a certain amount of money each month,** **he should\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

a)not be taxed on his income

**b)join a 'Save *As* You Earn' scheme**

c)open a current account

d)Both (a) and (c)

**6. If you\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_there will be no risk of losing your money.**

a)invest in unit trusts

b)put your money under the bed

**c)join a 'Save *As* You Earn' scheme**

d)invest in the stock market

**7. In which type of investment does another person invest your money for you?**

a)The stock market

b)The deposit account

c)The 'Save As You Earn' scheme

**d)The unit trusts**